

Dear Honorable and distinguished members of the Housing Committee

My name is Justin Farmer, I am a resident of Hamden Connecticut, and a Legislative Council Member Representing Hamden's 5<sup>th</sup> District. I am here today to speak in the affirmative on House Bill 6531, An Act Concerning the Right to Counsel in Eviction Proceedings, and H.B. 6528: An Act Concerning the Sealing of Eviction Records. I write not only as a city councilor but also a property manager of a family rental property.

Connecticut ranks among the top 100 for the highest urban eviction rates in the country -- New Haven is ranked at #69 with an eviction rate of 4.05%. In the last five years, Connecticut has averaged approximately 20,000 evictions per year. Over the past three years, I have seen families come and go between Hamden's Newhall community and our neighboring community in New Haven, Newhallville, which is 73% renters. Right to counsel has been achieved in seven cities: New York City, San Francisco, Newark, Cleveland, Philadelphia, Boulder, and Baltimore. We can follow in their leadership and do better by being the first in the nation to do it at a state level, before Indiana, Maryland, Massachusetts, Minnesota, Nebraska, South Carolina, and Washington State, all of which all have bills this year being drafted and considered for legislation.

I've seen families going back and forth between neighborhoods looking for affordable housing and stability. I remember talking to a parent about the difficulties of dealing with two different school districts. This is truly tragic when the data shows us that the right to counsel has been proven to keep tenants housed and provide other benefits. Studies have consistently shown that a right to counsel will lead to 90% of tenants avoiding disruptive displacement.

The eviction was not a struggle that I ever had to deal with personally, but it is personal. My family immigrated here from Jamaica in the 1980s and bounced around the city of New Haven until they found stability in Hamden. We were in a tenement home that used to exist across the street until it was condemned and torn down, by which time my family had invested in a home across the street that was blighted and in foreclosure. Hamden--which became our permanent home--was not always in the best shape but was a godsend compared to the previous places my family had to endure.

The best part of joining this community was that it was right around the corner from two bus stops, which allowed my mother to work the double and sometimes triple shift she did as a Certified Nursing Aide. As a single, Black mother of five, my mom decided to invest in a rental property to supplement our income as she neared retirement. We've invested in our community, our saving grace, and wanted to extend that helping hand to other families. We aren't rich or well to do by any stretch of the imagination. Like many local landlords who live in the same communities as their properties, or live in multi-family units, we want a better quality of life.

As a property manager dealing with tenants, I've had people fall behind on rent and threaten filing frivolous lawsuits or damage property in attempts of making us look like bad landlords because people are in distress and don't feel that they'll get a chance to negotiate reasonable accommodations to keep their families in a safe and stable. Having a right to counsel can allow

for attorneys to mediate concerns even where there is no legal defense to the eviction--a court must still decide important questions, such as how much time the tenant will be given to vacate, whether the eviction will be formally entered on the tenant's record, and how much the tenant will be held to owe in arrears. There have been times when families in need reach out to see if there is space available to rent, as they have mere days to find a place or otherwise be homeless while looking for another place to live. That's why I believe in allowing tenants to apply for a lawyer directly with legal non-profits without going to court. If tenants get a brochure about their right to a lawyer when as soon as they get a Notice to Quit would be best practice to get all parties to the table rather than someone be intimidated by going to court and making a bad situation worse. Having representation provided as soon as possible and no later than the first court date gets everyone to reconciliation faster. We know every dollar spent on eviction representation returns many dollars in savings by reducing spending on emergency services, prisons, foster care, and other negative consequences of evictions. The most recent study, which was completed in Baltimore shortly before the right to counsel was enacted there, found that a \$5.7 million investment in the right to counsel by the city would yield \$35.6 million in benefits to the city and state. My town alone has spent \$43,065 in the last three years alone on moving fees, money that could be better served on other wrap-around services that keep people in our community. Right to counsel saves money, with a return on investment ranging from 2:1 to 12:1 in savings from shelters, emergency services, homelessness prevention, and more.

Right to counsel is a saving grace, we know not all landlords are fair and reasonable and could care less about their tenants' living conditions as long as they get paid. We know that there's an inherent power difference between tenants and landlords where only 7% of tenants in Connecticut have access to counsel, compared to over 80% of landlords. As a Black legislator that lives in and works for a community in need, I have countless stories of industrial slum landlords that drain equity out of our communities and threaten the quality of life of residents. It's not a surprise to me that 42% of Latinx and 51% of Black families have little or no confidence in their ability to pay March rent compared to 14% of white families, especially when we look at historical factors like redlining and housing segregation that have created a wealth gap in our communities. This legislation is a way to look forward and do all we can to keep our communities and constituents safe amid Covid-19.

Lastly, I'll touch on H.B. 6528: An Act Concerning the Sealing of Eviction Records. If passed, this bill will seal all eviction actions when filed with the court, so that landlords and tenant screening companies cannot discriminate against people just because a case was filed against them. This is important because landlords deny renters' applications just because a tenant had a previous eviction case. Because Black women with children are more likely to have evictions filed against them, this creates a racial and gender housing justice crisis. Issues like homelessness, disruption in employment and education, loss of child custody, negative effects on physical and mental health, loss of personal property, damage to credit, and negative impacts to long-term housing access, security, and stability are all on the line and as policy members and colleges I hope my perspective can help us make our state a better place for generations to come. Thank you for your time and consideration!

I strongly support H.B. 6531 and H.B. 6528 and urge you to favorably vote these bills out of the Housing Committee.

Sincerely,

Justin M Farmer

Hamden